| Ref<br># | Hits  | Search Query  | DBs                          | Default<br>Operator | Plurals | Time Stamp       |
|----------|-------|---|------------------------------|---------------------|---------|------------------|
| L3       | 76059 | (broker agent dealer negoiator) and (merchant business seller retailer vendor supplier)   | US-PGPUB;<br>USPAT;<br>USOCR | OR                  | ON      | 2004/12/15 08:28 |
| L4       | 123   | (derivatives e?cash ((digital virtual electronic) adj (currency money cash)) cyber?cash) and L3 and ((negative zero less) and (account balance)) and ((freeze froze stop\$3 frozen hold) near5 (account balance))                               | US-PGPUB;<br>USPAT;<br>USOCR | OR                  | ON      | 2004/12/15 08:29 |
| L5       | 76958 | (broker agent dealer negoiator<br>(clearing adj house)) and<br>(merchant business seller retailer<br>vendor supplier)   | US-PGPUB;<br>USPAT;<br>USOCR | OR                  | ON      | 2004/12/15 08:32 |
| L6       | 5418  | ((negative zero less)) and ((freeze froze stop\$3 frozen hold) near5 (account balance))   | US-PGPUB;<br>USPAT;<br>USOCR | OR                  | ON      | 2004/12/15 08:48 |
| L7       | 6728  | (broker agent dealer negoiator<br>(clearing adj house)) and<br>(merchant business seller retailer<br>vendor supplier) with (account<br>balance sales)   | US-PGPUB;<br>USPAT;<br>USOCR | OR                  | ON      | 2004/12/15 08:32 |
| L8       | 2348  | ((broker agent dealer negoiator<br>(clearing adj house)) and<br>(merchant business seller retailer<br>vendor supplier)) with (account<br>balance sales)   | US-PGPUB;<br>USPAT;<br>USOCR | OR<br>·             | ON      | 2004/12/15 08:43 |
| L9       | 210   | 6 and 8   | US-PGPUB;<br>USPAT;<br>USOCR | OR                  | ON      | 2004/12/15 08:32 |
| L10      | 630   | ((broker agent dealer negoiator<br>(clearing adj house)) and<br>(merchant business seller retailer<br>vendor supplier)) with ((necessar\$3<br>required requisite obligat\$4<br>mandat\$3 essential) and (sale<br>transaction deal rade vend))   | US-PGPUB;<br>USPAT;<br>USOCR | OR                  | ON      | 2004/12/15 09:08 |
| L11      | 25    | ((negative zero less)) and ((freeze froze stop\$3 frozen hold) near5 (account balance)) and 10  | US-PGPUB;<br>USPAT;<br>USOCR | OR                  | ON      | 2004/12/15 08:49 |
| L12      | 237   | ((broker agent dealer negoiator<br>(clearing adj house)) and<br>(merchant business seller retailer<br>vendor supplier)) with ((necessar\$3<br>required requisite obligat\$4<br>mandat\$3 essential) with (sale<br>transaction deal trade vend)) | US-PGPUB;<br>USPAT;<br>USOCR | OR                  | ON      | 2004/12/15 09:12 |

| L13 | 250    | ((broker agent dealer negoiator<br>(clearing adj house)) and<br>(merchant business seller retailer<br>vendor supplier)) with ((necessar\$3<br>required requisite obligat\$4<br>mandat\$3 essential) with (sale<br>transaction deal trade vend)) | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/12/15 09:53 |
|-----|--------|---|---|----|------|------------------|
| L14 | 4      | ("20020120846" "20040093281").<br>did.  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/12/15 09:53 |
| S1  | 14     | ("5692132" "5878141" "5899980" "<br>5949044" "6038549" "6038551" "61<br>38107").PN.   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/23 13:04 |
| S2  | 30163  | "705".clas.   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/19 13:42 |
| S3  | 4040   | 705/26,27.ccls.   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/19 13:42 |
| S4  | 822650 | (financial adj (service server institution)) bank reserve account   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/19 13:56 |
| S5  | 488182 | transaction purchase sell buy procur\$4 sale vend\$2  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON 3 | 2004/11/19 13:58 |
| S6  | 7697   | credit near2 (limit available check)  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/19 15:50 |

| S7         | 20971420 | @ad<"20010725"                  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/24 08:30 |
|------------|----------|---------------------------------|---|----|----|------------------|
| <b>S8</b>  | 504155   | S4 and S7                       | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/19 14:02 |
| S9         | 72828    | S8 and S5                       | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/19 14:02 |
| S10        | 2967     | S9 and S6                       | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/19 14:03 |
| S11        | 0        | S10 and (S4 same S7)            | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/19 14:04 |
| <b>S12</b> | 2302     | S10 and (S4 same S5)            | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/19 14:05 |
| S13        | 885      | (positive negative) adj balance | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/19 14:09 |
| S14        | 52       | S12 and S13                     | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/19 15:36 |

| S15 | 9942     | credit near2 (limit available check record application)           | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 08:43 |
|-----|----------|---|---|----|----|------------------|
| S16 | 2728     | (S4 same S5) and S15 and S7                                       | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/19 15:58 |
| S17 | 57       | S16 and S13   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/19 16:03 |
| S18 | 4040     | 705/26,27.ccls.   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 08:42 |
| S19 | 822650   | (financial adj (service server institution)) bank reserve account | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 13:16 |
| S20 | 974      | (broker agent dealer)and S18 and S19                              | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 16:15 |
| S21 | 20971420 | @ad<"20010725"  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 08:42 |
| S22 | 596      | S20 and S21   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 08:42 |
| S23 | 7514     | credit near2 (limit available record application)                 | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 08:44 |

|     |      |  | 7   | <del> </del> |    |                  |
|-----|------|--|---|--------------|----|------------------|
| S24 | 2871 | S22 and6   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR           | ON | 2004/11/22 08:44 |
| S25 | 116  | S22 and S23  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR           | ON | 2004/11/29 10:31 |
| S26 | 885  | (positive negative) adj balance  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR ·         | ON | 2004/11/22 08:47 |
| S27 | 885  | S26  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR           | ON | 2004/11/22 08:47 |
| S28 | 1    | S26 and S25  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR           | ON | 2004/11/22 08:48 |
| S29 | 5    | (US-20030220841-\$ or<br>US-20020156689-\$ or<br>US-20020133412-\$ or<br>US-20020077918-\$ or<br>US-20020069166-\$).did. | US-PGPUB  | OR           | ON | 2004/11/22 09:24 |
| S30 | 5    | S25 and S29  | US-PGPUB  | OR           | ON | 2004/11/22 10:40 |
| S31 | 1    | "5845260"  | US-PGPUB  | OR           | ON | 2004/11/22 10:41 |
| S32 | 0    | "5845260".pn.  | US-PGPUB  | OR           | ON | 2004/11/22 10:42 |
| S33 | 0    | "5845260".did.   | US-PGPUB  | OR           | ON | 2004/11/22 10:42 |
| S34 | 2    | "5845260".did.   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR           | ON | 2004/11/22 10:46 |
| S35 |      | (Conducting near2 (credit adj (check application))).ti.  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR           | ON | 2004/11/22 10:47 |

| S36 | 66   | (credit adj (check application)).ti.                      | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/22 10:53 |
|-----|------|---|---|----|------|------------------|
| S37 | 1569 | (conducting near S19(credit adj<br>(check application)))  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/22 11:01 |
| S38 | 220  | limit and (minimum adj (balance reserve))                 | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON . | 2004/11/22 11:07 |
| S39 | 220  | S38 and S38   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/22 10:55 |
| 540 | 5    | S37 and S38   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/22 10:55 |
| S41 | 1569 | (conducting near S19 (credit adj<br>(check application))) | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/22 11:09 |
| S42 | 11   | (conducting near2 (credit adj<br>(check application)))    | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/22 11:08 |
| S43 | 132  | account and S38   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/22 11:05 |

| S44 | 4431 | limit and (minimum with (balance reserve))  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 11:07 |
|-----|------|---|---|----|----|------------------|
| S45 | 1267 | S44 and account   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 11:07 |
| S46 | 1    | (conducting near2 (credit with (check application))) and S45  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 11:09 |
| S47 | 211  | (credit with (check application)) and S45   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 11:24 |
| S48 | 39   | (Credit near2 (check application form)) and (account with (balance status)) and (minimum adj (balance reserve)) | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 11:26 |
| S49 | 20   | S48 and S21   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/29 10:29 |
| S50 | 2956 | credit near3 line   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 12:59 |
| S51 | 141  | S50 and S44   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 13:02 |

| S52 | 270     | visa.as.   | US-PGPUB;<br>USPAT;   | OR   | ON | 2004/11/22 13:03 |
|-----|---------|--|---|------|----|------------------|
|     |         |  | USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB                        |      |    |                  |
| S53 | 3       | S52 and S18  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON | 2004/11/22 13:03 |
| S54 | 6869991 | S52 and application limit line balance   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON | 2004/11/22 13:04 |
| S55 | 154     | S52 and (application limit line balance)   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON | 2004/11/22 13:05 |
| S56 | 90      | S52 and (application form) and (limit line balance)                                    | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON | 2004/11/22 13:25 |
| S57 | 0       | S52 and (credit with (application form)) and (credt with (limit line balance))         | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR . | ON | 2004/11/22 13:24 |
| S58 | 27      | S52 and (credit with (application form)) and (credit with (limit line balance))        | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON | 2004/11/22 13:12 |
| S59 | 0       | ((financial adj (service server institution)) bank reserve account) and "09792525".an. | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON | 2004/11/22 13:17 |

| S60 | 0      | ((financial adj (service server institution)) bank reserve account) and "09792525".ap. | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 13:23 |
|-----|--------|--|---|----|----|------------------|
| S61 | 863196 | credit near2 card near S19 issu\$2   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 13:23 |
| S62 | 2119   | credit near2 card near2 issu\$2  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 13:24 |
| S63 | 1749   | S62 and S19  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 13:24 |
| S64 | 0      | S63 and (credit with (application form)) and (credt with (limit line balance))         | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 13:24 |
| S65 | 1468   | S63 and (application form) and (limit line balance)                                    | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 13:26 |
| S66 | 1381   | S63 and (form) and (limit line balance)  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 13:33 |
| S67 | 0      | S66 and gaurantee  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 13:35 |

| 000 |     | 666 - 1/.  |   |    | -  | 2004/44/22       |
|-----|-----|--|---|----|----|------------------|
| S68 | 685 | S66 and (gaurant\$4 assur\$4 promis\$2 pledg\$2 contract\$2 certify certification certified)   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 15:18 |
| S69 | 380 | S68 and S21  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 17:05 |
| S70 | 47  | (credit adj (bureau check)) and ((submit\$4 complete (fil adj out)) with (credit adj (application form)))  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 17:08 |
| S71 | 18  | S70 and S21  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/22 17:09 |
| S72 | 3   | ("20010027413", "20030220841",<br>"649568", "6385594").did.  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/23 11:00 |
| S73 | 4   | ("20010027413", "20030220841",<br>"6490568", "6385594").did.   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/23 11:00 |
| S74 | 2   | S73 and fee  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/23 11:01 |
| S75 | 15  | (US-20010027413-\$ or US-20020069166-\$ or US-20020077918-\$ or US-20020133412-\$ or US-20020156689-\$ or US-20030220841-\$ or US-20040230522-\$).did. or (US-5692132-\$ or US-5878141-\$ or US-5899980-\$ or US-5949044-\$ or US-6442258-\$ or US-6542588-\$ or US-6578014-\$ or US-6615189-\$). did. | US-PGPUB;<br>USPAT  | OR | ON | 2004/11/23 11:46 |
| S76 | 8   | S75 and fee  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/23 11:07 |
| S77 | 2   | S73 and S75  | US-PGPUB;<br>USPAT  | OR | ON | 2004/11/23 11:46 |
| S78 | 17  | S73 or S75   | US-PGPUB;<br>USPAT  | OR | ON | 2004/11/23 11:47 |

| S79 | 9      | S78 and fee   | US-PGPUB;<br>USPAT  | OR | ON   | 2004/11/23 11:54 |
|-----|--------|---|---|----|------|------------------|
| S80 | 15     | S78 and record  | US-PGPUB;<br>USPAT  | OR | ON   | 2004/11/23 12:43 |
| S81 | 5      | S78 and (record same financial)   | US-PGPUB;<br>USPAT  | OR | ON   | 2004/11/23 11:57 |
| S82 | 392626 | "80" and "81"   | US-PGPUB;<br>USPAT  | OR | ON   | 2004/11/23 12:44 |
| S83 | 4      | ("20010027413", "20030220841",<br>"6490568", "6385594").did.  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON   | 2004/11/23 12:44 |
| S84 |        | (US-20010027413-\$ or<br>US-20020069166-\$ or<br>US-20020077918-\$ or<br>US-20020133412-\$ or<br>US-20020156689-\$ or<br>US-20030220841-\$ or<br>US-20040230522-\$).did. or<br>(US-5692132-\$ or US-5878141-\$ or<br>US-5899980-\$ or US-5949044-\$ or<br>US-6442258-\$ or US-6542588-\$ or<br>US-6578014-\$ or US-6615189-\$).<br>did. | US-PGPUB;<br>USPAT  | OR | ON   | 2004/11/23 12:44 |
| S85 | 17     | S83 or S84  | US-PGPUB;<br>USPAT  | OR | ON   | 2004/11/23 12:44 |
| S86 | 15     | S85 and record  | US-PGPUB;<br>USPAT  | OR | ON   | 2004/11/23 12:44 |
| S87 | 5      | S85 and (record same financial)   | US-PGPUB;<br>USPAT  | OR | ON   | 2004/11/23 12:44 |
| S88 | 5      | S86 and S87   | US-PGPUB;<br>USPAT  | OR | ON . | 2004/11/23 12:45 |
| S89 | 14     | ("5692132" "5878141" "5899980" "<br>5949044" "6038549" "6038551" "61<br>38107").PN.   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/23 13:04 |
| S90 | 3      | S89 and record and (record same financial)  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/23 13:08 |
| S91 | 21     | S85 or S89 and (delay or pend\$3)   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON   | 2004/11/23 13:10 |

| S92 | 13       | (S85 or S89) and (delay or pend\$3)  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/23 13:14 |
|-----|----------|--|---|----|----|------------------|
| S93 | 20972167 | @ad<"20010725"   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/23 13:15 |
| S94 | 4650     | ((delay\$3 or pend\$3 or suspend\$3) with transaction) and S93             | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/23 13:21 |
| S95 | 3961     | S94 and (edit\$4 correct\$4 revis\$4 chang\$4 modif\$4)                    | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/23 13:35 |
| S96 | 1623     | S94 and ((edit\$4 correct\$4 revis\$4 chang\$4 modif\$4) with transaction) | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/23 13:27 |
| S97 | 4043     | 705/26,27.ccls.  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/23 13:27 |
| S98 | 58       | S96 and S97  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/23 13:27 |
| S99 | 4017     | S94 and (edit\$4 correct\$4 revis\$4 chang\$4 modif\$4 alter\$3 adjust\$3) | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/23 13:36 |

|           | Т         |   |   | ·  |    |                  |
|-----------|-----------|---|---|----|----|------------------|
| S1<br>0   | 0 170     | S94 and ((edit\$4 correct\$4 revis\$4 chang\$4 modif\$4 alter\$3 adjust\$3 with transaction)  |   | OR | ON | 2004/11/23 13:36 |
| S1<br>  1 | 0 264     | (S94 or (hold\$3 with transaction)) and ((edit\$4 correct\$4 revis\$4 chang\$4 modif\$4 alter\$3 adjust\$3 with transaction) and S93  | USPAT;  | OR | ON | 2004/11/23 13:43 |
| \$1       | 0 10      | 0 S97 and S101  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/23 13:43 |
| S1<br>3   | 0         | 1 "20020077929".did. and (pend\$ message communicat\$4 purchase   | us-pgpub;<br>uspat;<br>usocr                                      | OR | ON | 2004/11/24 07:54 |
| S1<br>4   | 0         | 2 (US-20020077918-\$ or US-20030220841-\$).did.   | US-PGPUB  | OR | ON | 2004/11/24 08:17 |
| S1<br>5   | 0         | 1 S104 and history  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/24 08:18 |
| S1<br>6   | 0.        | S104 and (history record statement)   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/24 08:21 |
| S1<br>7   | 0         | S104 and (history record statement)and (determine comparations sufficient approv\$3)  | us-pgpub;<br>uspat;<br>usocr                                      | OR | ON | 2004/11/24 08:30 |
| S1<br>8   | 0 2097216 | 7 @ad<"20010725"  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/24 08:34 |
| S1<br>9   | 0 1041    | ((transaction purchase order) with (history record statement)) and ((determine compare evaluate match balance) with (funds finance resource money account amount); and (approv\$2 accept\$4 allow\$4 authoriz\$3 reject\$2) | USPAT;<br>USOCR;<br>e EPO; JPO;                                   | OR | ON | 2004/11/24 08:37 |
| S1<br>0   | 1 605     | 5 S108 and S109   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/24 08:37 |

| S11<br>1  | 1952     | S110 and "705".clas.  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/24 08:38 |
|-----------|----------|---|---|----|----|------------------|
| S11<br>2  | 1658     | S111 and (income (earned adj income) profit returns revenue earn\$4)    | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/24 08:44 |
| S11-3     | 1177     | S112 and (credit adj S104 limit)  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/24 08:41 |
| S11<br>4  | 249      | S112 and (credit adj2 limit)  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/24 08:45 |
| S11<br>5  | 1024     | S111 and (income (earned adj income) profit revenue earn\$4)            | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/24 08:44 |
| \$11<br>6 | 160      | S115 and (credit adj2 limit)  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/24 08:45 |
| S11<br>7  | 2761     | (reserve contribution investment deposit) near2 (ceiling maximum limit) | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/29 08:10 |
| S11<br>8  | 20974050 | @ad<"20010725"  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/29 08:10 |

| S11<br>9 | 1758   | S118 and S117   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/29 08:11 |
|----------|--------|---|---|----|----|------------------|
| S12<br>0 |        | (US-20010027413-\$ or<br>US-20010047307-\$ or<br>US-20020059107-\$ or<br>US-20020069166-\$ or<br>US-20020077918-\$ or<br>US-20020077929-\$ or<br>US-20020133412-\$ or<br>US-20020156689-\$ or<br>US-20030220841-\$ or<br>US-20040230522-\$).did. or<br>(US-5285383-\$ or US-5692132-\$ or<br>US-5878141-\$ or US-5899980-\$ or<br>US-5949044-\$ or US-6442258-\$ or<br>US-6542588-\$ or US-6578014-\$ or<br>US-6615189-\$).did. | US-PGPUB;<br>USPAT  | OR | ON | 2004/11/29 08:11 |
| S12<br>1 | 0      | S119 and S120   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/29 08:12 |
| S12<br>2 | 4052   | 705/26,27.ccls.   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/29 08:12 |
| S12<br>3 | 824822 | (financial adj (service server institution)) bank reserve account   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/29 08:12 |
| S12<br>4 | 977    | (broker agent dealer)and S122 and S123  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/29 08:51 |
| S12<br>5 | 977    | S124  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/29 08:13 |
| S12<br>6 | 18     | S119 and S122   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/29 08:17 |
| S12<br>7 | 136    | S119 and "705".clas.  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/29 08:17 |
| S12<br>8 | . 118  | S127 not S126   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/11/29 08:51 |

| C13      | C41      | C110 4 C122  | LIC DCDLID  | 00   |    | 2004/44/20 00 =  |
|----------|----------|--|---|------|----|------------------|
| S12<br>9 | 641      | S119 and S123  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR   | ON | 2004/11/29 08:51 |
| S13<br>0 | 143      | (broker agent dealer) and S129   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR   | ON | 2004/11/29 08:52 |
| S13<br>1 | 143      | S130 not (S126 and S128)   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR   | ON | 2004/11/29 09:14 |
| S13<br>2 | 734      | (derivatives credits currency) and S124  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR . | ON | 2004/11/29 09:18 |
| S13<br>3 | 22       | (US-20010027413-\$ or<br>US-20010047307-\$ or<br>US-20020059107-\$ or<br>US-20020069166-\$ or<br>US-20020077918-\$ or<br>US-20020077929-\$ or<br>US-20020133412-\$ or<br>US-20020156689-\$ or<br>US-20030220841-\$ or<br>US-20040230522-\$ or<br>US-20020032639-\$).did. or<br>(US-5285383-\$ or US-5692132-\$ or<br>US-5878141-\$ or US-5899980-\$ or<br>US-5949044-\$ or US-6442258-\$ or<br>US-6542588-\$ or US-6578014-\$ or<br>US-6615189-\$ or US-6012044-\$ or<br>US-6631358-\$).did. | US-PGPUB;<br>USPAT  | OR   | ON | 2004/11/29 09:18 |
| S13<br>4 | 20       | (derivatives credits currency) and S133  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR   | ON | 2004/11/29 09:18 |
| S13<br>5 | 1        | "6490568".pn.  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR   | ON | 2004/11/29 10:28 |
| S13<br>6 | 20974050 | @ad<"20010725"   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON | 2004/11/29 10:29 |
| S13<br>7 | 40       | (Credit near2 (check application form)) and (account with (balance status)) and (minimum adj (balance reserve))  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON | 2004/11/29 10:29 |

|          |         |  | T   |      |      |                  |
|----------|---------|--|---|------|------|------------------|
| S13<br>8 | 20      | S137 and S136  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON   | 2004/11/29 10:34 |
| S13<br>9 | 596     | S124 and S136  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON   | 2004/11/29 10:31 |
| S14<br>0 | 7550    | credit near2 (limit available record application)                              | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON   | 2004/11/29 10:31 |
| S14<br>1 | 116     | S139 and S140  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON   | 2004/11/29 10:31 |
| S14<br>2 | 116     | S141   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON   | 2004/11/29 10:31 |
| S14<br>3 | 2353    | (audit\$3 review\$3 check\$3 inspect\$3 assess\$4) adj2 balance                | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON   | 2004/11/29 10:36 |
| S14<br>4 | 1090503 | (floor ceiling) ((upper lower maximum minimum) adj (investment balance limit)) | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR   | ON   | 2004/11/29 10:38 |
| S14<br>5 | 222     | S136 and S143 and S144   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR : | ON . | 2004/11/29 10:48 |

| S14<br>6 | 489562 | transaction purchase sell buy procur\$4 sale vend\$2               | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/29 10:48 |
|----------|--------|--|---|----|----|------------------|
| S14<br>7 | 489562 | S146   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/29 10:48 |
| S14<br>8 | 153    | S145 and S147  | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/11/29 10:49 |
| S14<br>9 | 4468   | limit and (minimum with (balance reserve))                         | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/12/13 13:01 |
| S15<br>0 | 1293   | S149 and account   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/12/13 13:01 |
| S15<br>1 | 228    | (credit with (check application)) and S150                         | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/12/13 13:01 |
| S15<br>2 | 39     | S151 and ceiling   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 13:11 |
| S15<br>3 | 32     | account near2 ceiling  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 13:15 |
| S15<br>4 | 11425  | (reserve credit account) near2<br>(ceiling maximum high)           | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 13:18 |
| S15<br>5 | 13039  | (contribution reserve credit account) near2 (ceiling maximum high) | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 13:18 |

| S15<br>6 | 829223 | (financial adj (service server institution)) bank reserve account | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/12/13 13:18 |
|----------|--------|---|---|----|----|------------------|
| S15<br>7 | 678478 | S156  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 13:19 |
| S15<br>8 | 11653  | S156 and S155   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 13:20 |
| S15<br>9 | 2076   | S158 and balance  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 13:23 |
| S16<br>0 | 264    | S159 and capital  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 15:35 |
| S16<br>1 | 0      | ("2003/0023498").URPN.  | USPAT   | OR | ON | 2004/12/13 15:21 |
| S16<br>2 | 605    | maximum adj (balance reserve deposit)                             | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 15:36 |
| S16<br>3 | 60     | S162 and (Audit review assess insppect appraise examine)          | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 16:04 |
| S16<br>4 | 4105   | (Audit review assess insppect appraise examine) and reward        | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 16:06 |
| S16<br>5 | 4182   | (Audit review assess inspect appraise examine) and reward         | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 16:06 |
| S16<br>6 | 3713   | S165 and level  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 16:07 |
| S16<br>7 | 1222   | S166 and balance  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 16:07 |
| S16<br>8 | 1015   | S167 and rate   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 16:08 |
| S16<br>9 | 106    | S168 and redeem   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 16:20 |
| S17<br>0 | 45     | ·Yahoo\$.as.  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/13 16:22 |

|          | _     |   |                              |      |    |                  |
|----------|-------|---|------------------------------|------|----|------------------|
| S17<br>1 | 0     | Yahoo?points  | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/13 16:23 |
| S17<br>2 | 2     | Yahoo near2 points  | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/13 16:27 |
| S17<br>3 | 2100  | cash adj (back flow return\$3)  | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/13 16:27 |
| S17<br>4 | 130   | S173 and redeem and (rate level)  | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 13:40 |
| S17<br>5 | 9232  | Credit and balance and (derivatives e?cash ((digital virtual electronic) adj (currency money cash)) cyber?cash point)             | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 11:06 |
| S17<br>6 | 1640  | S175 and ((available accessible free limit) near credit)  | US-PGPUB;<br>USPAT;<br>USOCR | OR . | ON | 2004/12/14 10:36 |
| S17<br>7 | 199   | S176 and (record history receipt) and (buyer and seller and financial)  | US-PGPUB;<br>USPAT;<br>USOCR | OR . | ON | 2004/12/14 10:44 |
| S17<br>8 | 1594  | (Credit and balance) same<br>(derivatives e?cash ((digital virtual<br>electronic) adj (currency money<br>cash)) cyber?cash point) | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 10:44 |
| S17<br>9 | . 220 | (Credit and balance) same<br>(derivatives e?cash ((digital virtual<br>electronic) adj (currency money<br>cash)) cyber?cash)       | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 10:44 |
| S18<br>0 | 21    | S179 and (record history receipt) and (buyer and seller and financial)  | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 10:47 |
| S18<br>1 | 3     | S179 and ((record history receipt) with (buyer and seller and financial))   | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 11:00 |
| S18<br>2 | 1     | (US-20020013767-\$).did.  | US-PGPUB                     | OR   | ON | 2004/12/14 11:00 |
| S18<br>3 | 1     | S182 and ((record history receipt) with (buyer and seller and financial))   | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 11:04 |
| S18<br>4 | 79    | ((record history receipt) with (buyer and seller and(financial near2 (services instiution) bank)))                                | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 13:37 |
| S18<br>5 | 29    | Credit and balance and (derivatives e?cash ((digital virtual electronic) adj (currency money cash)) cyber?cash) and S184          | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 11:19 |

| S18<br>6  | 5333      | ((record history receipt) with (buyer<br>and seller and (financial near2<br>(services institution)) bank))   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 11:23 |
|-----------|-----------|--|---|----|----|------------------|
| S18<br>7  | 280       | Credit and balance and (derivatives e?cash ((digital virtual electronic) adj (currency money cash)) cyber?cash) and S186   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 16:18 |
| S18<br>8  | <b>79</b> | ((record history receipt) with ((buyer and seller) and ((financial near2 (services institution)) bank)))   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 11:32 |
| S18<br>9  | 29        | Credit and balance and (derivatives e?cash ((digital virtual electronic) adj (currency money cash)) cyber?cash) and S188   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 11:25 |
| S19<br>0  | 79        | ((record history receipt) with ((buyer and seller) and ((financial near2 (service institution)) bank)))  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 13:35 |
| S19<br>1  | 1         | "20020198803".did.   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 13:38 |
| S19<br>2  | 2101      | cash adj (back flow return\$3)   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 13:40 |
| S19<br>3  | 131       | S192 and redeem and (rate level)   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 13:40 |
| S19<br>4  | 131       | S193   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 13:42 |
| S19<br>5  | 131       | S193   | US-PGPUB;<br>USPAT;<br>USOCR;<br>EPO; JPO;<br>DERWENT;<br>IBM_TDB | OR | ON | 2004/12/14 13:40 |
| S19<br>6  | 116       | S193 and (audit\$3 review\$3 inspect\$4 examin\$5 assess\$4 check)   | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 13:47 |
| \$19<br>7 | 70        | S193 and ((audit\$3 review\$3 inspect\$4 examin\$5 assess\$4 check) with (account incentive point))  | US-PGPUB;<br>USPAT;<br>USOCR                                      | OR | ON | 2004/12/14 13:48 |
| S19<br>8  | 7         | (US-20020198803-\$ or<br>US-20010027413-\$ or<br>US-20020013767-\$ or<br>US-20020077929-\$).did. or<br>(US-6490568-\$ or US-6609113-\$ or<br>US-6385594-\$).did. | US-PGPUB;<br>USPAT  | OR | ON | 2004/12/14 14:36 |

| S19<br>9           | 2       | negative and S198   | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 15:42 |
|--------------------|---------|---|------------------------------|------|----|------------------|
| S20<br>0           | 4       | (merchant affiliate) and S198   | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 16:14 |
| S20<br>1           | 5       | deposit and S198  | US-PGPUB;<br>USPAT;<br>USOCR | OR . | ON | 2004/12/14 16:15 |
| S20<br>2           | 76059   | (broker agent dealer negoiator) and (merchant business seller retailer vendor supplier)   | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 16:17 |
| S20<br>3           | 1084261 | purchaser buyer consumer customer user  | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 16:17 |
| S20<br>4           | 38028   | S202 and S203   | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 16:17 |
| S20<br>5           | 632     | Credit and balance and (derivatives e?cash ((digital virtual electronic) adj (currency money cash)) cyber?cash) and S204  | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 16:43 |
| S20<br>6           | 331     | S205 and deposit  | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 16:18 |
| \$20<br>7·         | 310     | S206 and (negative zero less)   | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 16:23 |
| S20 <sup>4</sup> 8 | 129     | S206 and ((negative zero less) with (account balance))  | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 16:27 |
| S20<br>9           | 30      | S206 and ((negative zero less) with (account balance)) and ((freeze froze stop\$3 frozen hold) near5 (account balance))   | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 16:44 |
| S21<br>0           | 45      | S202 and S205 and ((negative zero less) with (account balance)) and ((freeze froze stop\$3 frozen hold) near5 (account balance))  | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/14 16:36 |
| S21<br>1           | 45      | Credit and balance and (derivatives e?cash ((digital virtual electronic) adj (currency money cash)) cyber?cash) and S202 and ((negative zero less) with (account balance)) and ((freeze froze stop\$3 frozen hold) near5 (account balance)) | US-PGPUB;<br>USPAT;<br>USOCR | OR   | ON | 2004/12/15 08:04 |